## **Frequently Asked Questions**

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## **Basic Questions About Telephone Service**

What's the difference between wireline and wireless telephone service?

Must I use the same phone company for my local and long distance wireline services?

What is the difference between local service and long distance service?

Do I have a choice of local phone service providers?

What information should you receive from the operator before making or accepting collect calls?

Why are there so many new area codes?

My phone company did not show up for a repair or installation appointment. What can I do?

What is Caller ID and what blocking options are available?

Can I prevent access to 900 and 976 pay-per-call telephone information services on my home or business phone?

Can I block calls, such as third party or collect calls, from being billed on the telephone bill?

Are there taxes on my telephone bill?

What are my options for residential white page directory listings?

#### What's the difference between wireline and wireless telephone service?

Wireline service means the telephone is connected to the telephone company's facilities by use of a wire. This includes portable and cordless phones because

their base connects into the facilities. Wireline service is also known as landline service.

Wireless service covers cell phones and other devices that use radio waves to transmit voice, text messages, and data through the company's facilities.

## What is the difference between local service and long distance service provided by wireline telephone companies?

Local telephone service allows you to make and to receive telephone calls. The monthly service charge also covers calls that occur to places near you. Your telephone company may provide you local service at a flat rate per month. Some telephone companies also offer measured local service, which could include a set number of minutes or calls per month, and if you exceed that allowance, you may be billed, per call or per minute.

Calls placed to locations outside your local service area may be billed, depending on the location or distance. They may be referred to as local toll or long distance calls. You can choose to have your local telephone company provide your local toll call service, or you can obtain it from another company. You can choose which company to provide your long distance service. You can also select no company, if you choose not to have long distance service. Long distance service includes calls that occur from one part of the state to another (beyond your local toll call service area), calls that travel across state lines, or calls placed to another country.

### Do I have a choice of local phone service providers?

Consumers and businesses often have a choice of providers for their local and long distance services. Local service is offered by wireline, wireless, and cable companies, and Internet-based phone companies. Shop around and compare services and rates before you select who will provide your service.

## Must I use the same phone company for my local and long distance wireline services?

In many cases you get to choose which company will provide your local phone service; that is the ability to make and receive calls. Often you may have that company provide your local toll and long distance calling service or select a different phone company. Local toll calls are calls to phone numbers that are located beyond your "free" calling area. Long distance calls are calls farther away or those that are to another state or country.

## What information should you receive from the operator before making or accepting collect calls?

Collect calls can be very expensive. Collect calls occur when someone calls you, asks you to accept the call, and you pay for the call. You do not have to accept collect calls. Before you do, ask who is calling and how much the call is going to cost you. There is no limit on how much consumers can be charged for collect calls. If you are away from your phone and need to make a collect call, ask the operator how much it will cost and if it will be expensive, consider your options such as using prepaid calling cards.

### Why are there so many new area codes?

Every telephone, cell phone, computer modem, pay point, such as paying at the gas pump, ATMs, and other telecommunications device has to have a phone number. Every telecommunications company that wants to compete to provide service has to have phone numbers to issue. Because of this high demand, California has had to add more area codes to have enough numbers to meet the demand. In the 1990s California had 13 area codes. As of 2012, California's area codes increased to 30.

## My phone company didn't show up for a repair or installation appointment. What can I do?

Certain companies must give you a four-hour window if they need you to be present when they show up to install or repair your service. If the company does not show up within that four-hour window, you can file a complaint in small claims court requesting lost wages or other expenses that you can prove you suffered because of the missed appointment. However, if you were not home during the agreed-upon appointment time and the company could not get access to the necessary equipment, you may not be compensated. If the company did its best to inform you that the technician could not make the appointment, or if there was a storm or other crisis beyond the company's control, you have no basis to file a complaint. If the company has to reschedule an appointment due to its failure to show, the next appointment must be a two-hour window.

## What is Caller ID and what Blocking options are available?

Caller ID will show the telephone number of who is calling on devices equipped with displays. However, the person or business making the call can block the number from being revealed. Two Caller ID Blocking options are available at no cost to you from your wireline provider. Selective or Per Call Blocking lets you choose when to block your number by dialing \*67 before making the call. Complete Blocking (or per line) prevents your number from transmitting on most

calls. Remember that some people and businesses may not answer a call if the number is blocked. Blocking may not block calls made to toll-free numbers (800, 888, 877, etc.) and 900 and 976 numbers, and will not block calls made to emergency 911 services.

# Can I prevent access to 900 and 976 pay-per-call telephone information services on my home or business phone?

These services can provide a large variety of information for you, but there is a charge every time you, or someone using your phone, calls them. If you do not want to pay for this, you might consider blocking the service. There may be a small charge per month if you want to block the service as well as a set-up charge for making this change. Those charges depend on your phone company, so be sure to ask them before you block the service. On the other hand, some phone companies do not provide access to 900 and 976 numbers. Contact your phone company for more information. You may receive a one-time adjustment, if these calls appear on your phone bill and you were not aware of the charge to dial them.

### Are there taxes on my telephone bill?

Yes. The federal government, the state of California, and many local cities and municipalities tax or add surcharges to communications services. California uses surcharges to fund consumer and universal service programs. For more information, please see the CPUC Communications Division's webpage on "Surcharges and Taxes," at

http://www.cpuc.ca.gov/PUC/Telco/Consumer+Information/surcharges.htm .

#### What are my options for residential white page directory listings?

Wireline companies offer options such as listing the Name only, or Name with Address. Other optional services offered by your local phone company may include:

- 1. Non-Listed service: The number is available from Directory Assistance, but not in printed directories. A monthly charge may apply.
- 2. Non-Published service: The number is not available from Directory Assistance, nor is it in printed in directories. A monthly charge may apply. Contact your local phone company for more information.

Questions About Disputed Bills and How to Contact the CPUC with a Complaint About your Telecommunications Service

How do I register a complaint about wireline or wireless service?

If I dispute a charge on any bill, do I have to pay it anyway?

Should I send the disputed amount to the CPUC or the FCC?

Can my phone company charge me a late fee?

If I cannot pay my bill, when can my phone company disconnect my service?

Can I have my phone service reconnected?

Can I arrange to pay my bill using an alternate payment plan?

When can my phone company charge me a deposit?

#### How do I register a complaint about wireline or wireless service?

Contact the CPUC Consumer Affairs Branch at 800-649-7570, use the online complaint form available here, or write to:

CPUC Consumer Affairs Branch 505 Van Ness Ave. San Francisco, CA 94102

## If I dispute a charge on any bill, do I have to pay it anyway?

If you are disputing the billing of services, or calls that are made within California, you do not have to pay any disputed charges while the wireline phone company is investigating your dispute. If you are unable to resolve your problem with the wireline phone company and decide to file a complaint with the CPUC, you may deposit the disputed amount with the CPUC to prevent disconnection of your service.

## Should I send the disputed amount to the CPUC or the FCC?

If you're disputing monthly service charges or calls made to and from locations within California, and you are filing a complaint with the CPUC, you may send the amount in dispute to the CPUC to avoid disconnection of your service.

#### Can my phone company charge me a late fee?

Yes. However, late fee policies vary between companies and must be stated on the bill. If you and the phone company agree to a payment plan, which may include a balance that could be charged late fees, ask if they will waive those fees. Moreover, if you are late, you may be subject to disconnection.

If I cannot pay my bill, when can my phone company disconnect my service?

Wireline phone companies cannot disconnect your basic local voice service for non-payment of other services such as long distance, Internet access, call waiting, or wireless services, but they may discontinue to bill for these services, and you may then get a separate bill directly from the company that provides these services to you. If you make no payment or a partial payment that is not enough to cover the charges for basic service (including associated taxes, fees, and surcharges), the phone company can disconnect your local service once proper notice has been given. If disconnected, you may have to pay a deposit and service charge to restore your service. Other phone companies, including wireless and some VoIP companies, can disconnect your voice service for failure to pay any part of your bill. Ask your company for its policy.

Before disconnecting service, the wireline company must send you a notice warning that service will be disconnected if not paid by the date posted on that notice. Most telephone companies will not disconnect you on a day when their customer service offices are closed. Even if all of your services are disconnected for non-payment, residential wireline users will be able to use their phones to call 911 for 120 days where operating conditions permit. Wireless phones only need charged batteries to call 911.

## Can I have my phone service reconnected?

Yes, once you have paid your bill and asked to be reconnected; however, there may be a "reconnection charge" and you may be required to pay a deposit.

## Can I arrange to pay my bill using an alternate payment plan?

You can request that the phone company work with you to spread out your past due amounts in installment payments or some alternative payment plan. While most companies are willing to work with you, they are not required to do so.

## When can my phone company charge me a deposit?

Most companies require an application for new service that includes questions to determine your credit worthiness. Each phone company will have a different policy or process for deciding whether to charge a deposit. Generally companies look at previous payment history on phone bills along with your overall credit history. Some phone companies may request a credit report.

- If you are required to pay the deposit, keep in mind that the company generally will pay a small amount of interest on the deposit, especially if they hold a deposit for a year or more.
- If a deposit is on file when service is disconnected, the company will use the deposit to pay any charges on the bill and will return what is left of the deposit to you.

- If you have paid your bills on time and have not been subject to disconnection for a year, some companies will return your deposit.
- If you are signing up only for basic, local, voice service, the deposit may be limited to twice the estimated or typical monthly bill (excluding taxes, set up fees, and other miscellaneous charges).
- If you are signing up for other services such as long distance, broadband, and wireless, then the deposit may be higher. Customers enrolled in California LifeLine, the discount phone service, cannot be charged a deposit.

### **Questions About Wireless Telephone Service**

What are wireless calling plans?

<u>Do I have a chance to try out my service and cancel it without paying an early termination fee?</u>

Can I use my minutes at any time?

Who pays for incoming calls?

Where can I use my wireless phone?

Will I always be able to use my wireless phone within my coverage area?

What is Roaming?

Can I make international calls from my wireless phone?

How much will it cost to place long distance calls from my wireless phone?

What is Mobile-to-Mobile Calling?

What is Wireless Local Number Portability?

What should I do if my wireless phone is lost or stolen?

Are there taxes on my wireless calls?

I already have a wireless phone with another company. Can I activate my current

phone if I switch companies?

Can I dial 911 from my wireless telephone?

How can I choose the wireless phone that is best for me?

How do I dispute charges for applications, subscriptions, or Internet downloads on my wireless phone bill that I did not order?

Can I block Internet access on my wireless phone at any time, including when I buy it?

What are text messages and how are they charged on my bill?

Are there plans to publish cell phone numbers in a directory?

## What are wireless calling plans?

Most wireless companies offer several calling plans that include a certain number of air time minutes per month for a monthly fee. For example, a plan may include 500 minutes for \$35 a month. If you talk more than 500 minutes a month, you may be charged for each minute over the 500 plan minutes. Any unused minutes at the end of the month usually expire; however, some companies will allow you to carry ("roll over") minutes over to the next month. Check with your

company to find out what the policy is for unused minutes at the end of the month.

## Do I have a chance to try out my service and cancel it without paying an early termination fee?

Yes. Wireless companies offer a period of time for customers who sign contracts to use the service and phone to see if it meets their needs. During that return period, typically 14-30 days, consumers can cancel service without incurring an early termination fee. If you cancel after the return period, you will usually be charged an early termination fee that could be several hundred dollars. Be sure you understand how the early termination fee works and what you have to do to make sure you are not charged an early termination fee.

### Can I use my minutes at any time?

Depending on which plan you select, you may have limitations on when you can use your minutes without extra fees. Wireless companies often refer to "peak" times (generally during weekday work hours) and "off-peak" or "night and weekend" times (generally in the evenings, early mornings, and weekends). Some companies also provide "anytime" minutes that can be used at any time of the day or night. Be sure to check with the wireless company about any limitations on when you can use your minutes or if there are certain calls that do not count against your minutes, such as calls to another wireless phone. Calls made during certain "peak" times of the day may cost more. Calls made during "off-peak" times may cost less.

## Who pays for incoming calls?

Unless you have an unlimited voice plan, both the outgoing and incoming minutes generally are counted against the minutes provided in your wireless plan; however be sure to check with your provider as wireless plans can vary. Your monthly charge covers the number of minutes in your plan and if you go over that allowance, you will be billed. However, incoming toll or long distance charges, if applicable, are paid for by the person initiating the call.

#### Where can I use my wireless phone?

Coverage refers to the geographic area where cellular users generally can use their phones. Every wireless company's coverage area is different, so be sure to check out whether a particular company's coverage is right for your needs. Also, you should not expect to be able to use your phone in all types of locations. Coverage can vary depending on many factors such as location, weather, terrain, the materials used in the building you may be in, or the number of people using

the network at a particular time. Be sure to check the coverage areas you need during the company's trial period. In addition to coverage, familiarize yourself with laws in your state regarding cell phone use. For example, in California, minors cannot use their phones at all while driving.

#### Will I always be able to use my wireless phone within my coverage area?

Wireless calls depend on the ability of a cell phone to send and receive radio waves, and if too many people call in the same area, the wireless network may not be able to handle all the traffic. Other times the network can handle the traffic but the signal may be blocked due to interference from weather, electricity, hills, tunnels, or elevators. During the company's trial period, consumers should test the wireless service where they usually will use it.

### What is Roaming?

Roaming is the ability to place and receive calls using another wireless company's network. Sometimes your phone may "roam" to another wireless company's network when there's too much phone traffic on your own company's network. At other times, your phone may roam if your company doesn't have service in the area where you are currently using your phone.. To make sure you can use your phone in as many places as possible, companies enter into roaming agreements with each other to help handle calls in areas where your company may not offer service. However, there may be an additional charge for making and receiving calls when you roam. Check with your company to determine whether roaming will be included in your plan or if there will be an additional cost.

## Can I make international calls from my wireless phone?

There are two kinds of international calls that can be made from wireless phones. Many wireless companies provide the ability for their customers to make international calls from the U.S. (international long distance) or to use their phones when they travel abroad (international roaming). Contact your company or visit its website for more information on the services and rates that may apply to international calls. You should know that the ability to make an international call might also depend on the type of phone you have.

#### How much will it cost to place long distance calls from my wireless phone?

Calling plans vary. In many wireless plans, long distance calls are treated just like any other call and there is no additional charge as long as you still have minutes left in your plan. If your wireless plan doesn't include calls to a location that you need to call but it is a long distance call for you, find out if your phone

company has any special plans that will save you money when you place that call.

### What is Mobile-to-Mobile Calling?

Mobile-to-Mobile calling refers to making and receiving calls to and from other customers of the same wireless company. Be sure to check with your company to see how mobile-to-mobile calls are charged on your calling plan. Sometimes they are free.

#### What should I do if my wireless phone is lost or stolen?

Contact your company immediately if you suspect your phone is lost or stolen. Your company can suspend your wireless service to protect you against unauthorized charges being made while the phone is out of your possession. If you do not immediately report your phone lost or stolen, others may use your phone and run up charges on your bill. If you wish to dispute any charges on your bill, call your phone company.

#### Are there taxes on my wireless calls?

Yes. The federal government, the state of California, and many local cities and municipalities tax or add surcharges to communications services. California uses surcharges to fund consumer and universal service programs. For more information, please see the CPUC Communications Division's webpage on "Surcharges and Taxes," at

http://www.cpuc.ca.gov/PUC/Telco/Consumer+Information/surcharges.htm .

## I already have a wireless phone with another company. Can I activate my current phone if I switch companies?

Phones available from each wireless company may only work on its respective network. If you decide to change companies, you may need to purchase a new phone. You should wait to purchase any wireless phone until you have selected a wireless company.

#### Can I dial 911 from my wireless telephone?

Yes, a wireless phone can call 911 if the batteries are charged, whether or not that phone has an active account with a wireless phone company. However, you cannot be certain that the emergency operators will receive your location from a

call made from a wireless phone. Therefore, it is important to follow basic steps when calling 911 from mobile phones:

- 1. Tell the emergency operator the location of the emergency right away.
- 2. Give the emergency operator your wireless phone number so that if the call gets disconnected, the operator can call you back.
- 3. If you have a wireless phone that is not "activated" and your emergency call gets disconnected, you must call the 911 operator back because he or she does not have your telephone number and cannot contact you or find your location.

#### How can I choose the wireless phone that is best for me?

Shop around. Ask your friends about their phones and service. Choose a phone and plan that meets your needs and fits your budget. Have the sales person fully explain the phone features and your service plan and just like you should with any salesperson, don't allow salespeople to talk you into buying a phone or a plan that is different from what you need or want.

You can also use the Internet to shop around and compare companies, service and phones. Keep in mind that the price you will pay for each phone may vary depending on what kind of wireless service plan you select. Also remember that some phones will require you to use certain services, such as a data plan for a smart phone. You may get a larger discount on a phone if you also agree to a longer-term wireless service contract. You may be able to buy a phone at full retail price for service without a long-term contract, or avoid contracts by using prepaid or "pay as you go" plans.

# How do I dispute charges for applications, subscriptions, or Internet downloads on my wireless phone bill that I did not order?

You, and anyone you allow to use your phone, can purchase applications (or "apps"), ringtones, games, or other products via downloads over the Internet or from your wireless phone. Some companies sell subscriptions through which you can get new downloads every week or every month. If you or an authorized user on your account did not order these products, you are not obligated to pay for them. If you did not make such a purchase, contact your wireless company and advise them that you are disputing the charge. The phone company will investigate your dispute and advise you of its findings within 30 days. You will not have to pay the charge while the telephone company's investigation is pending.

## Can I prevent my wireless phone from being used to buy products like ringtones and games?

Yes. Each company has different networks and procedures for preventing such purchases, so ask your company about the specifics.

## What are text messages and how are they charged on my bill?

Text messages (also called SMS or Short Message Service) are messages that are typed on your phone and sent to another wireless phone. Text messaging may be included in your wireless service plan or you may include texts as part of your monthly service; otherwise, you will be charged for each message that is sent from or received by your phone. Contact your wireless company to find out about calling plans, packages, and pricing for text messages.

## Are there plans to publish cell phone numbers in a directory?

Although federal and state legislators are considering whether to allow a 411 directory of cell numbers, no such wireless directories are published at this time.

#### **Questions About Universal Service**

What is California LifeLine?
What is "universal service" and how is it funded?
What is the Federal Universal Service (USF) charge?
What are the California Universal Service Fee Surcharges?

#### What is California LifeLine?

California LifeLine provides discounted basic telephone (landline) services to eligible California households.

You may qualify for California LifeLine if you are enrolled in any one of the following public assistance programs: Medical/Medi-Cal, Supplemental Security Income (SSI), Food Stamps, Healthy Families Category A, Temporary Assistance for Needy Families (TANF), Tribal TANF, Women, Infant, and Children Program (WIC), Low Income Home Energy Assistance Program (LIHEAP), Federal Public Housing Assistance or Section 8, National School Lunch FREE Lunch Program (NSL), Bureau of Indian Affairs General Assistance, or Head Start Income Eligible (Tribal Only).

You can also qualify for California LifeLine if your total household income does not exceed certain income maximums.

#### What is "universal service" and how is it funded?

One of the goals of U.S. and California telecommunications policies has been to achieve "universal service." That means providing access to affordable telephone service to everyone in the country, including customers with low income, those who are disabled, or customers living in rural areas where the small number of customers scattered over great distances makes it expensive to provide telephone service. Programs to achieve this goal are supported by surcharges on phone service.

#### What is the Federal Universal Service Fund (USF) charge?

The Federal USF was created by the federal government to help ensure basic, affordable telecommunications service for all consumers across the country, especially residents in high-cost rural communities and low-income customers. Additionally, the Federal USF provides for discounted telecommunications services for schools, libraries, and rural health-care facilities. All telecommunications providers are required to pay into the Federal USF and their contributions may be recovered from customers. If you would like more information about federal charges or services, visit the Federal Communications Commission's website at http://www.fcc.gov/.

#### What are the California Universal Service Fee Surcharges?

The California Universal Service Fee Surcharges collect funds to offset some of the costs to provide service in rural and hard-to-serve communities, to pay for relay service for the deaf and hard of hearing, and to offset costs to provide discounts to low income customers. All carriers are required to collect these surcharges from their consumers and submit them to the appropriate fund. You can access more information at <a href="https://www.californialifeline.com">www.californialifeline.com</a>.

# Questions About How To Keep Your Phone Number When You Change Phone Companies (Also called Local Number Portability or LNP)

What are the steps for keeping my number when switching?

Can I transfer my home phone number to my wireless phone and vice versa?

Can I keep my number if I move to another city?

What if I have a contract with my current wireless company?

#### What are the steps for keeping my number when switching?

Contact the phone company you want to switch to and discuss what steps you need to take. It's important to do this before you cancel your old service.

#### Can I transfer my home phone number to my wireless phone and vice versa?

Yes, in many cases. Discuss this with the company you want to switch to before you commit to changing your phone number.

### Can I keep my number if I move to another city?

You can keep your wireless number but you may have to pay additional charges for long distance, unless you have a national plan.

You can keep your wireline number if you move to a location in the same area where your current seven-digit number is assigned. You cannot keep your wireline phone number if you move away from this area. However, your wireline phone number may be portable to a wireless or VoIP provider outside these local geographic boundaries.

## What if I have a contract with my current wireless company?

If you have a contract with your current company, you are required to honor the full term of your current contract before changing to a new company or you will be charged the termination fee that is specified in your contract with your current wireless company.

### **Questions About the Do-Not-Call Registry and How it Works**

Why would I register my phone number with the National Do Not Call Registry?

If I registered by phone, will I receive a confirmation?

received a phone call from someone offering to put my name on the National Do Not

Call Registry. Should I let them?

Can I register my cell phone on the National Do Not Call Registry?

What happens if I register more than one number at a time online?

Can I register my business phone number or a fax number?

How long does my phone number stay registered?

What happens if my phone number is disconnected and then reconnected?

If my area code changes, do I need to re-register?

#### Why would I register my phone number with the National Do Not Call Registry?

The National Do Not Call Registry, which is only for personal phone numbers, gives you an opportunity to limit the telemarketing calls you receive. The National Do Not Call Registry is managed by the Federal Trade Commission (FTC). You may place your phone number(s) on the registry online at <a href="https://www.donotcall.gov">www.donotcall.gov</a> or by calling the registry's toll-free number (1-888-382-1222) (TTY 1-866-290-4236) and following the prompts. Once you register your phone number, telemarketers covered by the National Do Not Call Registry have up to 31 days from the date you register to stop calling you.

#### If I registered by phone, will I receive a confirmation?

No, but you can verify that your number is on the registry online at <a href="https://www.donotcall.gov">www.donotcall.gov</a> or by calling the registry's toll-free number (1-888-382-1222) and following the prompts.

## I received a phone call from someone offering to put my name on the National Do Not Call Registry. Should I let them?

No. The FTC does not allow private companies or other such third parties to register consumers for the National Do Not Call Registry. Websites or phone solicitations that claim they can or will register a consumer's name or phone number on the National Do Not Call Registry, especially those that charge a fee, are almost certainly a scam. Consumers may register directly, or through some state governments, but never through private companies. For consumers, the National Do Not Call Registry is a free service of the federal government.

#### Can I register my cell phone on the National Do Not Call Registry?

Yes, you may place your personal cell phone number on the National Do Not Call Registry. There is no deadline to register a home or cell phone number on the Registry.

#### What happens if I register more than one number at a time online?

You will get an email for each number you register online. You need to open each email and click on the link in each one within 72 hours to register those numbers.

#### Can I register my business phone number or a fax number?

No. The National Do Not Call Registry is only for personal phone numbers. Business-to-business calls and faxes are not covered by the National Do Not Call Registry.

## How long does my phone number stay registered?

Your phone number will remain on the registry unless you choose to take it off or your phone number is disconnected. If you get a new phone number, you should register that as well. You may want to print the web page for your records when your registration is accepted.

#### What happens if my phone number is disconnected and then reconnected?

If your number is disconnected and then reconnected, you may need to reregister. To verify that your number is in the Registry, go to <a href="https://www.donotcall.gov">www.donotcall.gov</a> or call 1-888-382-1222 (TTY 1-866-290-4236). Each time you re-register, telemarketers will have 31 days to take your number off their call lists.

#### If my area code changes, do I need to re-register?

If the phone companies change the three-digit area code for your home or mobile phone number, you do not have to re-register it with the National Do Not Call Registry. The number with the new area code will be registered for you during the 90-day period when both the old and new area codes work.

## What Are Prepaid Phone Cards?

Prepaid phone cards are commonly used to make long distance or international telephone calls. Their costs vary, the amount of talk time they provide varies, and even their rates vary. Some are designed for calls to specific locations. Prepaid cards can save you money; but you must shop wisely to be certain you buy a useful card.

#### **How do Prepaid Phone Cards Work?**

Printed on the card, or its package, is a toll-free phone number you call. Once connected, you enter the Personal Identification Number (PIN) printed on the back of the phone card, and the phone number you want to call. Service or other fees may be deducted at the start of the call. As you talk to the person you called, the minutes or usage charges are deducted from the card.

#### What Should I Look For?

Some cards deduct many fees, leaving you with less call time than you thought you were getting, so you must be careful when selecting a card. To help you decide, ask your friends and family which cards they prefer.

Don't buy a card without its packaging. The card or its package should provide:

- 1. The name of the company and a toll-free customer service number.
- 2. A "use by" date, to be certain you are not buying a card that will expire before you can use it. Cards without expiration dates are good for at least a year after you buy it, if there is a balance remaining on the card. Some cards do not expire, and you can add more time ("recharge") to them. The card will be good for one year after it is recharged.
- 3. An explanation of what you will be charged and the terms and conditions for using the card. Some cards charge a minimum amount for each call. Other cards may be good for only one call. If that call lasts only a few minutes, you will lose the rest of the minutes you paid for.

Important things to keep in mind:

- 1) Make sure the PIN is not visible before you buy the card. If the PIN can be seen, then anyone can use the card by copying the PIN and 800 number.
- 2) Ask if the store will refund the card if telephone service is unsatisfactory.
- 3) Unless you know someone who can vouch for the card, spend only a small amount on a card and see if you like the service.

#### What can I do if the card does not work as promised?

Keep the card. It may contain information that the company or the California Public Utilities Commission needs to help you get a refund. To file a claim:

- 1) Call the customer service number that came with the card, explain your problem, and ask for a refund.
- 2) Take the phone card to the place you purchased it and ask for a refund.
- 3) If you still have a problem, file a complaint with the California Public Utilities Commission's Consumer Affairs Branch.

Call: 800-649-7570

Online Complaints: <a href="mailto:online.complaint.">online complaint form</a>, available at <a href="https://www.calphoneinfo.com">www.calphoneinfo.com</a>. Attach a copy of the card (front and back) to your complaint.